

**Information to identify the case:**

Debtor 1	Daran A West	Social Security number or ITIN xxx-xx-7056
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jean M West	Social Security number or ITIN xxx-xx-6141
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-25806-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Daran A West

Jean M West

9/10/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Daran A West  
Jean M West  
Debtors

Case No. 14-25806-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 45

Date Rcvd: Sep 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2019.

db	+Daran A West, 5091 Spruce Ave., Egg Harbor Township, NJ 08234-5810
jdb	+Jean M West, 5091 Spruce Ave., Egg Harbor Township, NJ 08234-5810
514960303	Atlanticare Clinical Lab, Po Box 150, West Berlin, NJ 08091
515050805	+BANK OF AMERICA, N.A., Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
515140626	+Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
514960306	+Bayfront Emergency Physicians, 218 W Orange St, Lancaster, PA 17603-3746
514960313	+GE Capital Retail Bank, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
514960314	+HSBC Bank, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
514960316	+Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
514960317	+Medilink Homecare Inc, 46 W Ferris St, East Brunswick, NJ 08816-2159
515541710	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
515155196	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
514960324	Shapiro & DeNardo, LLC, 1400 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054
514960325	+State Of New Jersey, Division Of Taxation, PO Box 111, Tenton, NJ 08645-0111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2019 23:30:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 10 2019 23:30:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515436798	+E-mail/Text: bncmail@w-legal.com Sep 10 2019 23:30:45 ALTAIR OH XIII, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515092222	+EDI: AFNIRECOVERY.COM Sep 11 2019 02:58:00 Afni, Inc, PO Box 3667, Bloomington, IL 61702-3667
514960299	+EDI: AFNIRECOVERY.COM Sep 11 2019 02:58:00 Afni, Inc., 404 Brock Dr, Bloomington, IL 61701-3963
514960300	+E-mail/Text: kristin.villneuve@allianceoneinc.com Sep 10 2019 23:29:03 AllianceOne, 4850 Street Road, Suite 300, Trevose, PA 19053-6643
514960301	+EDI: BECKLEE.COM Sep 11 2019 02:58:00 American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515081663	EDI: AIS.COM Sep 11 2019 02:58:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
514982254	EDI: AIS.COM Sep 11 2019 02:58:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514960302	+EDI: AMEREXPR.COM Sep 11 2019 02:58:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
514960304	+EDI: BANKAMER.COM Sep 11 2019 02:58:00 Bank Of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
514960305	+EDI: BANKAMER.COM Sep 11 2019 02:58:00 Bank Of America, 450 American St, Simi Valley, CA 93065-6285
514986894	EDI: RESURGENT.COM Sep 11 2019 02:58:00 CACH, LLC, PO BOX 10587, GREENVILLE SC 29603-0587
514960310	EDI: CAPITALONE.COM Sep 11 2019 02:58:00 Capital One, Po Box 85520, Richmond, VA 23285
514960307	+EDI: CAPITALONE.COM Sep 11 2019 02:58:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
514960308	E-mail/Text: clientrep@capitalcollects.com Sep 10 2019 23:31:21 Capital Collection Svc, PO Box 3001, Po Box 150, West Berlin, NJ 08091
514960309	+EDI: CAPITALONE.COM Sep 11 2019 02:58:00 Capital One, PO Box 5253, Carol Stream, IL 60197-5253
515071601	EDI: CAPITALONE.COM Sep 11 2019 02:58:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
514960311	+EDI: PRA.COM Sep 11 2019 02:58:00 Carrie Brown, C/O Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502-4952
515185542	EDI: JEFFERSONCAP.COM Sep 11 2019 02:58:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
514960315	+E-mail/Text: csdlclientservices@cboflanc.com Sep 10 2019 23:31:03 Lancaster Collections, PO Box 3001, 218 W Orange St, Lancaster, PA 17603-3746
514960318	+EDI: MID8.COM Sep 11 2019 02:58:00 Midland Fund, Attn: Bankruptcy Dept., 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
514960319	+EDI: AGFINANCE.COM Sep 11 2019 02:58:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499
514960320	EDI: PRA.COM Sep 11 2019 02:58:00 Portfolio Rc, Attn: Bankruptcy Dept., 120 Corporate Blvd Ste 1, Norfolk, VA 23502
515171435	EDI: PRA.COM Sep 11 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Ameritech, POB 41067, Norfolk VA 23541
515208299	EDI: PRA.COM Sep 11 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Sep 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

514960321 +EDI: PFAL Sep 11 2019 02:58:00 Provident Funding, 1235 N Dutton Ave Ste E,  
Santa Rosa, CA 95401-4666  
514960322 +EDI: PFAL Sep 11 2019 02:58:00 Provident Funding Asso, Po Box 5914,  
Santa Rosa, CA 95402-5914  
514960323 +E-mail/Text: bankruptcy@savit.com Sep 10 2019 23:31:16 Savit Coll, Attn: Bankruptcy Dept.,  
46 W Ferris St, East Brunswick, NJ 08816-2159  
515293977 EDI: RMSC.COM Sep 11 2019 02:58:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
514960326 +EDI: VERIZONCOMB.COM Sep 11 2019 02:58:00 Verizon Inc., 404 Brock Dr,  
Bloomington, IL 61701-2654

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515541711\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,  
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
514960312 ##+Daniels Norelle Scully & Cecere, PC, One Old Country Road, Suite LL5,  
Carle Place, NY 11514-1806

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 10, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
cwohlrab@LOGS.com, njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohlrab@LOGS.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
cwohlrab@LOGS.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Francis P. Cullari on behalf of Joint Debtor Jean M West cullari@comcast.net  
Francis P. Cullari on behalf of Debtor Daran A West cullari@comcast.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
William M. E. Powers, III on behalf of Creditor Provident Funding Associates, L.P.  
ecf@powerskirk.com  
William M.E. Powers on behalf of Creditor Provident Funding Associates, L.P.  
ecf@powerskirk.com  
William M.E. Powers, III on behalf of Creditor Provident Funding Associates, L.P.  
ecf@powerskirk.com

TOTAL: 12